

Losing a Friend

What will your legacy be?

Carl Younger, President

In the last issue of our newsletter, I described how as a basketball fan and as an official of Lawyers Mutual, I was consumed by different varieties of March Madness: the NCAA tournament and the negotiation of our reinsurance treaties. I was especially thankful for two excellent coaches that guided their respective teams to banner results: Roy Williams for UNC and Ted Johnson of Willis for Lawyers Mutual.

On Tuesday evening I watched a happy Coach Williams celebrate the drafting of his players. On Tuesday evening I prayed for Ted Johnson. On Wednesday morning I read with interest the reports on the NBA draft. On Wednesday morning I learned with great sorrow that Ted Johnson had left us to play for an eternal team.

Ted Johnson was a unique person with deep North Carolina roots. He attended UNC Law School and practiced law in Durham for many years. However, Ted's special talents for dealing with people and for arranging insurance programs led him into the brokerage business. Ted became one of the best known brokers in the United States and Europe for professional liability insurance and helped Lawyers Mutual for almost all of our existence with our reinsurance.

While expertise in any field is appreciated and respected, those characteristics are not what made Ted unique. He was unique because he made each person he met feel special. When you talked with Ted, you were the center of his attention. Even more, you truly felt that he cared about you and what was important to you.

A website was created by his friends at Willis as a place for sharing thoughts and comments about Ted. You notice immediately the great

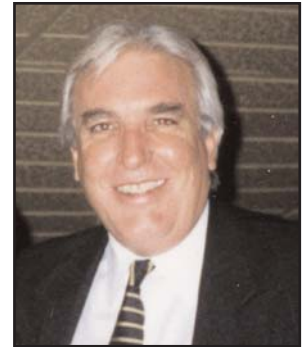
variety of people who sent emails, from office assistants to the heads of the largest reinsurance companies in the world. They talk about his humor, his smile, his caring -- they describe his humanity.

In my many miles of spring time driving, I have thought about Ted on many occasions. His struggle with cancer, and his passing, have made me struggle again with my own mortality. He has

reminded me of how I should deal with people -- not simply directly and honestly but also with sincerity and passion.

Although Ted was no longer "practicing" law, he conducted himself with the highest degree of professionalism. He reminded me that I must do the same in my work for Lawyers Mutual. Finally, he helped me focus on the continuing need to remind every attorney to seek the highest level of professionalism in their life and in their work. Ted also reminded me that we each leave a personal legacy. Ted would be smiling if he could see the legacy that others have seen in him. Consider today the legacy you are creating. Will you be smiling when others comment on what you have done?

I will greatly miss working with Ted and sharing comments about our love for UNC basketball. Unfortunately, after June 29, March Madness in all of its forms will never be the same.



Ted Johnson
1947 - 2005

LM
TODAY

July 2005

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Lawyers Mutual Receives \$1 Million Repayment From NCBA Health Benefit Trust

Lawyers Mutual's annual dinner was the setting for a presentation by Pinehurst attorney Sam Carlisle, NCBA Health Benefit Trust chair, marking the Trust's repayment of Lawyers Mutual's \$1 million loan. That loan provided the necessary surplus to establish the Bar's self-funded health plan in October, 2002. The plan's success has resulted in its growth to 6,400 members in over 900 North Carolina law firms and allowed the quick repayment of the loan in addition to the accumulation of a substantial surplus to provide for the plan's future stability.

Mr. Carlisle expressed appreciation for Lawyers Mutual's support, and along with NCBA President Gray Wilson and NCBA president-elect Mike Colombo (one of the original trustees of the health plan) presented a check to Lawyers Mutual's chair, Henry Mitchell and President Carl Younger.

The Health Benefit Trust Board of Trustees also includes Clark Smith of Lexington, George Dennis of Raleigh, Larry Graham of Greenville and Kim Stogner of Winston-Salem. BlueCross and BlueShield of North Carolina administers the plan, with management provided by Lawyers Insurance Agency, William Stroud, President.



Pictured (left to right): Carl Younger, Gray Wilson, Henry Mitchell, Sam Carlisle, William Stroud and Mike Colombo.

10 Computer Safety Tips

- ☞ Prevent the theft of important data by locating your network file server in a secure room. The room can be wired with alarms.
- ☞ Make sure all network users log out when they leave their desks for long periods. Computers should be turned off at night.
- ☞ Restrict specific desktop computers from logging in anyone other than the employee assigned to that desk. Your system administrator can document who logged in, and from which computer.
- ☞ Use passwords and change them periodically. Do not tape your password to your monitor.
- ☞ If you are on a network, make sure that unauthorized persons do not have access to directories where sensitive work is stored.
- ☞ Use anti-virus programs on each computer as well as on network files.
- ☞ Use an encryption program for extremely sensitive information.
- ☞ Do not leave disks or CDs unsecured.
- ☞ Make sure all backup disks are password protected.
- ☞ Remember: Deleting a file from a disk or hard drive does not erase the data!





&
present

Investors Title Insurance Company



RISK MANAGEMENT FOR THE REAL ESTATE PARALEGAL

By attending this seminar, a paralegal may meet one of the key requirements necessary for certification through the North Carolina State Bar Plan for Certification of Paralegals. For more information on qualifying for certification, please visit www.nccertifiedparalegal.org.

PROGRAM HIGHLIGHTS

Title Searching Tips, Traps, and Tribulations

Learn how to avoid the most common pitfalls when conducting a title search.

Teresa Bowling, CLAS
Manning, Fulton & Skinner, P.A

Don't Cross That Line!

Successfully close a real estate transaction without crossing into the unauthorized practice of law.

Marisa Campbell
Director, Paralegal Program
Meredith College

Anybody v. Real Estate Lawyer

A discussion of actual malpractice and title insurance claims and how paralegals can help prevent them.

Lawyers Mutual &
Investors Title Insurance Co.

SCHEDULE

Raleigh September 22, 2005
Durham October 6, 2005
Charlotte December 1, 2005

Registration:
12:30 pm

Program:
1:00 pm to 4:30 pm

FREE!

This program *is not* approved for CLE for attorneys.

Name: _____
Firm Name: _____
Mailing Address: _____
City: _____ State: _____ Zip: _____
Telephone: _____ Fax: _____
Seminar Date: _____ Seminar Location: _____

Questions? Contact LML Risk Management at 800.662.8843 or 919.677.8900

Mail or Fax Registration to: Lawyers Mutual Liability Insurance Company of North Carolina
PO Box 1929
Cary, NC 27512-1929
Fax: 919.677.9641

Register online at
www.lmlnc.com

Confirmations and directions will be mailed approximately 30 days prior to the seminar.

Understanding Underwriting

Q. When is my payment due on my policy?

A. Your payment is due on or before the effective date of your policy.

Q. How do I add a new attorney to my existing policy?

A. A Supplemental Application must be completed immediately upon hire of a new attorney. The application can be located on our website (www.lmlnc.com) or by calling Underwriting (1-800-662-8843 or 919-677-8900).

Q. How can I pay my premium?

A. Lawyers Mutual is not set up for payment by credit card or on line payment. However, payment can be made by check , money order or wiring.

LML TODAY

The contents of this newsletter are intended for general information purposes only and should not be construed as legal advice or legal opinion on any specific facts or circumstances. It is not the intent of this newsletter to establish a standard of due care for any particular situation. Rather, it is our intent to advise our policyholders to act in a manner that might well be above the standard of care in order to minimize a firm's malpractice risk.

Henry A. Mitchell, Jr.
Chairman

Carl Younger
President

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A publication for policyholders of
Lawyers Mutual Liability Insurance
Company of North Carolina

LML TODAY

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